



2019

Community in Action

ANNUAL REPORT
NORTHWEST MICHIGAN COMMUNITY ACTION AGENCY

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Dear Friends of NMCAA,

We are pleased to share the 2019 NMCAA Annual Report and provide a snapshot of activities and accomplishments of the past year. ***There is much to celebrate.***

Early childhood services were expanded to provide Early Head Start childcare options to an additional 74 infants and toddlers, meeting a critical need for families with young children. Along with our partners, we celebrated achieving Functional Zero for Veterans in Manistee, Missaukee, and Wexford Counties. In addition, 124 homes were safer and warmer after receiving weatherization and home repair services, increasing both the value of homes and quality of life for those who live there.

We are so thankful to live in a community that cares. The difference made through the generosity of NMCAA donors and volunteers cannot be overstated. Each financial donation received directly benefits a neighbor in need and is vital to addressing barriers to progress on the path to self-sufficiency. During 2019, dedicated volunteers assisted in the delivery of 200,000 meals to home-bound seniors and free tax preparation for 3,175 households. And it is through the stewardship and vision of the NMCAA Board of Directors that this organization is positioned to successfully address the needs of today and while planning for the landscape of tomorrow.

Currently, community action agencies across the country are swiftly responding to urgent needs resulting from the COVID-19 pandemic. Without question, there are more challenges ahead. What is clear, however, is that residents of northwest Michigan have an incredible willingness and capacity to work together to navigate uncharted waters. We celebrate the accomplishments of the last year while continuing to work together to ***build stronger communities*** and ***cultivate hope*** for a brighter tomorrow.

Sincerely,

Kerry Baughman, NMCAA Executive Director

Community Action Promise

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live.


We care about the entire community, and we are dedicated to helping people help themselves and each other.

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HUD Housing Counselor Certification Spotlight!

In March 2019, Dan Tincknell became NMCAA's first Budget/Housing Coach to become a US Department of Housing and Urban Development (HUD) Certified Housing Counselor! NMCAA continues to meet and exceed the standards in the housing counseling arena. We are so proud of Dan and the quality of service that he provides to his customers and the community at large!

Financial Management Services

Providing support and information to our neighbors, helping them achieve financial goals: housing, education, and small business assistance.

NMCAA Works with Local Partners to Solve Housing Dilemma

It is no secret that our beautiful Traverse City Region is suffering from a serious shortage of affordable, adequate housing for low-to-moderate income individuals and families.

Northwest Michigan Community Action Agency's (NMCAA) Homeownership Center, a NeighborWorks chartered member, is continually working to coordinate resources and programs with Michigan State Housing Development Authority's (MSHDA) Key to Own Program and Homestretch Nonprofit Housing Corporation. Together with these organizations, NMCAA is able to assist individuals to work toward homeownership and plant their feet firmly in a little piece of America they can now call home.

One such individual is Patty Colegrove, who lives on Supplemental Security Income. Patty was recently able to purchase a newly renovated, affordable condominium in Traverse City from Homestretch. The Key to Own Program enabled Patty to convert her MSHDA rental voucher to a homeownership voucher that assists in the purchase of a home by paying a portion of the mortgage payment. NMCAA, a US Department of Housing and Urban Development (HUD) approved Housing Counseling agency, works with Key to Own recipients to provide Homebuyer Education and Money Management workshops. Participants also work



Patty (middle) with NMCAA Budget/Housing Coach Carol Cenci and Jon Stimson of Homestretch

individually with a Budget/Housing Coach to prepare a budget and address any credit issues impeding their ability to qualify for a mortgage. Homestretch constructs attractive, high quality, energy efficient affordable homes and condominiums for families and individuals with loans from project partners and grants through MSHDA locally in Traverse City. Patty was fortunate enough to purchase her condo from Homestretch at just the right time!



198 Participants completed Financial Coaching, with 62 achieving and maintaining capacity to meet basic needs for 90 days

70 Homeowners facing foreclosure retained their home or transitioned into affordable housing

14 IDA participants purchased a home, enrolled in higher education, or started/expanded a small business

108 Participants attended Homebuyer Education

346 Participants attended Financial Capability workshops

39 Households participated in Pre-Bankruptcy and Debtor Education

44 Homebuyer Education and Pre-purchase Coaching participants became new homeowners

261 Households received Emergency Utility Assistance and Energy Education

3,175 households were assisted by the Tax Preparation Program in 2019

\$6,814,418 in tax credits and refunds were received by Tax Preparation Program participants

Thank You to Our Sponsors and Volunteers!

NMCAA's Financial Management Services team would like to thank our sponsors, volunteers, guest workshop presenters, and donors who make what we do a possibility.



Larry Winters, NMCAA Tax Preparation volunteer with Roo the Financial Guru



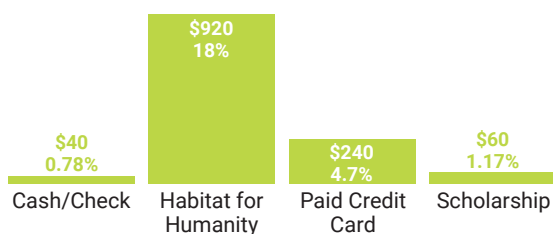
Kathy Gauthier, longtime volunteer child care coordinator for the Super Saturday Special



Doug Leary volunteer coordinator of the Grand Traverse Neighborhood Meetings

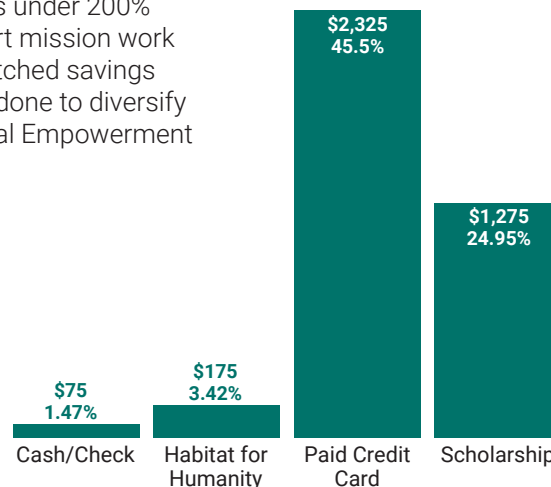
New Homeownership & Financial Empowerment Center in Full Swing!

Through the new NeighborWorks America Social Enterprise business model, NMCAA generated \$3,775 in income from Homebuyer Education and Money Management workshops. Scholarships were made to households under 200% of the federal poverty guidelines. Funds raised are used to support mission work including Foreclosure Prevention, Budget/Housing Coaching, matched savings programs, and Family Self Sufficiency. We are proud of the work done to diversify funding and keep the "lights on" in our Homeownership & Financial Empowerment Center. Look for more success and innovation in years to come!



FY 2019 Paid Workshops

Money Management
Homebuyer Education





The Homeless Prevention Team is committed to making homelessness rare, brief, and non-recurring in every community across the 10 county region served by NMCAA.

Youth Homeless Response System

41 young people 18-24 years old experiencing homelessness were assisted with case management and supports with a HUD Rapid Rehousing programs

14 households were exited from the NMCAA Rapid Rehousing programs into permanent housing and are now living on their own.

64% of young people who entered into the Rapid Rehousing programs were exited into positive destinations.

Kenny, on the road to success after receiving his CDL.

Homeless Prevention

7,888 Individuals were assisted through the Coordinated Entry Call Center and Walk-In Services.

147 households experiencing homelessness received rapid rehousing assistance.

91% Of individuals exited Rapid Rehousing Programs to a permanent housing solution.

54 At-Risk households avoided homelessness through prevention assistance.

Kenny's Story

When the community received the Youth Homeless Demonstration grant from Department of Housing and Urban Development (HUD) in January of 2017, the Greater Grand Traverse Area Continuum of Care (GGTCoC) objective was to end youth homelessness. At the time it seemed like a daunting task but with coordination of agencies, organizations, and community support, changing the course of a young person's life can become a reality.

Kenny, 21, found himself experiencing homelessness in the Traverse City area after leaving his home situation. He was surrounded by people who partied a lot and decided to find a better environment. Kenny was working part-time in Traverse City and quickly realized he needed further assistance to secure housing.

Kenny was referred to NMCAA by the Goodwill Street Outreach team. Samantha Smith, a NMCAA housing-based case manager began working together on a housing plan. He was accepted at East Bay Flats, a housing development that was led by Executive Director, Tony Lentych, of the

Traverse City Housing Commission. In addition, the Rotary Charities financially assisted with the housing project and took it from an idea to a reality.

"NMCAA helped me get my own place. I had been trying to get an apartment with no credit and nothing in my savings to help me get my own apartment."

Once housed, he was connected to Michigan Works! and started a program with Pinnacle Driving school to further his career and future goals.

"Besides having my own place to live, I've been receiving weekly check-ins from NMCAA to help me move forward. It was helpful and reassuring to have Sam there to help me meet my goals."

In March 2020 he graduated from Pinnacle and acquired his CDL license. Today, Kenny is on the road, fulfilling his dreams, gaining financial stability, and making sure the products he is transporting reach their destination.

"This is a new beginning and I'm so happy."

Serving Those Who Serve...



Functional Zero Celebration



SSVF veteran community leaders honored.

On Monday, May 13, 2019 at the Cadillac National Guard Armory, NMCAA Supportive Services for Veteran Families (SSVF) program, along with representatives from the Michigan State Housing Development Authority, Michigan Balance of State Continuum of Care, United States Department of Veterans Affairs (VA), United States Interagency Council on Homelessness, Veteran Affairs Homeless Programs and many veteran agencies throughout the area celebrated reaching "Functional Zero" or ending veteran homelessness in Manistee, Missaukee and Wexford counties.

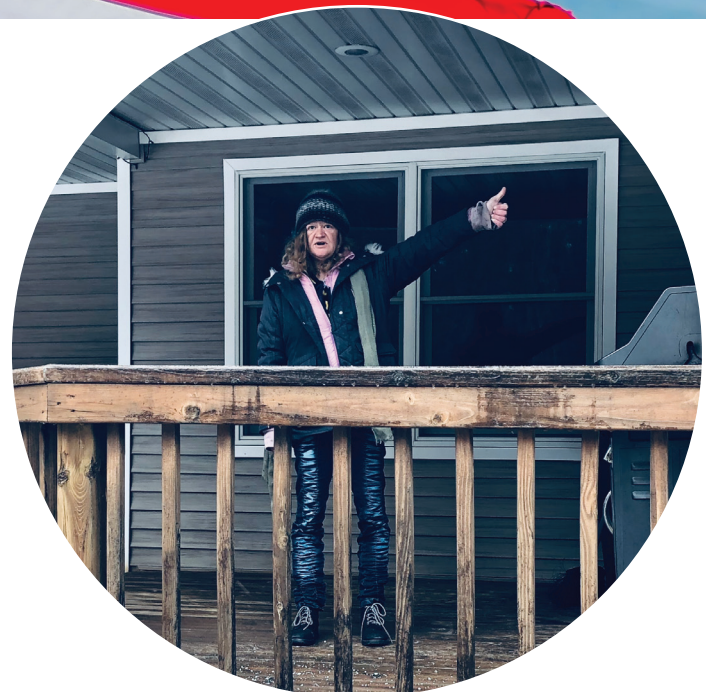
NMCAA SSVF staff developed a strong community plan, brought all stakeholders together and provided direct services to Veterans to achieve this milestone. Veterans in Manistee, Wexford and Missaukee Counties experiencing homelessness received outreach services and case management, in addition to public housing subsidies. These counties are only the second in Michigan to meet functional zero. Congratulations!

Virga's Story

Virga first presented as homeless in Wexford County in July of 2019. She was able to stay at the New Hope shelter for a couple of months before relocating to a mental health facility in the Upper Peninsula. After leaving that facility she presented as homeless in Traverse City at the Goodwill Inn.

Virga struggles with her mental health, so it was vital for Goodwill Inn Outreach, NMCAA Housing Navigator and Northern Lakes Community Mental Health to work together as a team, with Virga, and help her enter a permanent housing facility of her choice to end her homelessness.

The team helped Virga view three separate AFC Homes, identify a payee as required by the AFC Home, assisted her with transportation to appointments from Traverse City to Cadillac and helped with the required paperwork to gain entry into the home. Virga was able to take part in every decision during each step of this process. She is very excited and happy to finally have a place to call her own.



Virga on the front porch of her new home.

Right: Foundation wall before: bare basement walls allow cold to seep into this Michigan-style basement.



Foundation insulation after: foil-faced insulated boards, air-sealed around the edges, prevent cold from entering the basement in this home.

Weatherization & Home Repairs

Weatherization is a free energy conservation program that can reduce energy costs for families with low income by improving the energy efficiency of their homes, with a strong focus on health and safety measures. Its primary goal is to serve the elderly, those with disabilities, and households with children.

The Home Repair program assists eligible households with an emergency home repair that presents a health and safety concern for the occupants. In collaboration with a number of counties in our service area, NMCAA provides funding (0% interest loans) for necessary repairs using licensed and insured local contractors.

Some households may benefit from both programs.



\$1,140,488 spent assisting **124** households

88 seniors were assisted

6 veterans were assisted

78 children in households were assisted

21 with disabled homeowners were assisted

Kathleen's Story

"I was the recipient of a new furnace in February 2020. Mine had quit working and I was heating my house with propane tanks. After exhausting all resources a friend suggested I call NMCAA.

With that call they became my lifesavers. For me this was a life changing helping hand that I had no idea was out there. Without their help I would have never made it through the winter. Leslie was quick to get things moving and within a week we were setting up a time for the new furnace. There are no words for my gratitude other than thank you for being there and helping me and may others in the community stay in our homes."

An inefficient furnace has to work hard to function, and can keep energy bills high. A new, efficient furnace in a well-insulated home keeps Kathleen warm all winter and saves on energy bills.



"We are very thankful for the efficient, dependable furnace and extra insulation to help keep our home cozy and warm. The workers were very professional, pleasant and went above and beyond." – Sue D.



Attic insulation before: low levels of old fiberglass batt insulation in this house were not doing a good job keeping our client warm.



Attic insulation after: blown cellulose insulation, along with air sealing, is more efficient and helps maintain heat in the home with its high R-value.



Water heater before: a water heater only lasts about 10-15 years, and this one is well past its life expectancy.

"For the past few years we have needed to replace our well which is costly. With the help of NMCAA we were able to get a new well and we no longer have to worry about it going out and not having water." – Leona

Families are safer and more comfortable after one or more of these upgrades:

- Remediation for mold and lead paint
- New domestic wells and septic systems
- Handicap accessibility
- Electrical wiring upgrades
- Structural repairs and roof replacement
- Furnace and water heater replacements
- Insulation, ventilation and air sealing



Water heater after: a new, energy efficient water heater will make a big difference in energy costs per year.

Donate or Volunteer at mealswheelslove.org or Call 231.947.3780

Meals on Wheels

Serving Grand Traverse, Leelanau, Manistee, Missaukee, and Wexford counties.



Improving the health and quality of life of homebound seniors by delivering vital nutrition, compassionate visits, and safety checks so seniors can live nourished lives with independence and dignity.



Betty's Story

"The hot meals are appreciated, but the thing that I look forward to most is seeing my drivers. The conversations give each day a good start and the interactions make me feel a part of something. I live alone and have no family nearby; but, I am strong-willed and look at the positive side of things. With Meals on Wheels and my love of gardening, I do not have to worry about stuff that is still down the road. Thank you!"



Food & Nutritional Services

NMCAA provides four food programs, each of which have distinct requirements. Meals on Wheels, Congregate Meal Sites for seniors, The Emergency Food Assistance Program, and the Commodity Supplemental Food Program assist people in maintaining nutritional needs.



Through rain, snow, sleet, or hail...
our Meals on Wheels drivers deliver!

Home Delivered Meals

199,785 meals delivered by caring drivers

1,378 homebound seniors served

- Nutritional hot meals improve quality of life and reduce medical admissions and readmissions
- Compassionate visits and safety checks provide security for clients, friends and family members
- Food is medicine
- 99% of clients reported that it is easier to maintain a well-balanced diet with Meals on Wheels

Congregate Meal Sites – Dining Senior Style

33,504 meals served

1,297 active seniors at **18** sites

- Nutritional meals prepared by our Meals on Wheels kitchen
- Food, fun and friendship help keep seniors healthy and independent



Delivering “so much more than a meal”, volunteers and staff are the heartbeat of the services we provide. All that we do would not be possible without community involvement and outreach!



Local quilters hand make beautiful quilts, placemats, and walker bags throughout the year to hand out to area seniors for use during the colder seasons.



Meals on Wheels Car Banks can be seen at over 100 businesses throughout Grand Traverse, Leelanau, Manistee, Missaukee and Wexford counties. Every dollar counts and our big-hearted local businesses raise over \$5,000 each year from their customers.

Additional nutritional services in NMCAA’s 10 county service area

The Commodity Supplemental Food Program (CSFP):

1,309,500 pounds of nutritionally balanced packages of food distributed annually to qualifying low income seniors

2,425 participants served each month

The Emergency Food Assistance Program (TEFAP):

3,750 people 18 years and up assisted each quarter with distribution of USDA commodities to low income Food Insecure Households

Supports **22** food pantries

“Volunteer drivers – angels of the highway – each of you serve a mission for me – not just the good food. I appreciate you all so much.”



Many area schools and youth groups make hundreds of cards each year to give to our seniors at special times to bring a smile. This act of kindness builds community connections and contributes to the mental well-being of many of our homebound residents.



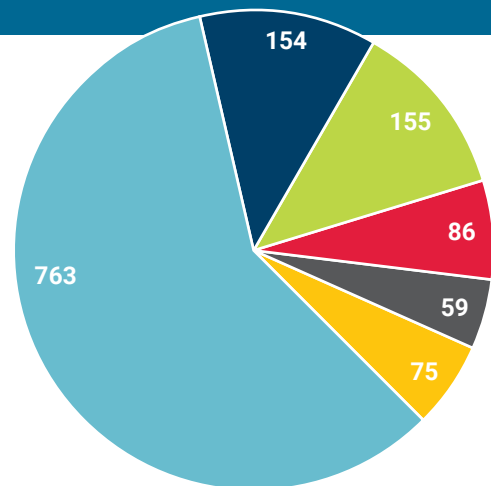
Early Head Start and Head Start promote children's development through services that support early learning, health, safety and family well-being.



Child & Family Development

1,292 Children Served Ages 0-5

- | | |
|---|--|
| ■ Below 100% Federal Poverty Level | ■ Homeless |
| ■ 101-130% Federal Poverty Level | ■ Foster/Kinship Care |
| ■ Over 130% Federal Poverty Level | ■ Public Assistance (SSI or TANF) |





"We absolutely loved his teachers and how kind they are. Our son took right to them and learned so much. We sure will miss them."

"My son has had such a good time in this program and I love seeing how much he's grown and seeing him interact with the other kids. I like that he's had this opportunity to socialize with kids who are not part of his family."

"I love the support the staff gives the family and how they all bond with the children."

"I have loved the teachers and programs here. We have always felt involved, informed and helped."

"I absolutely love the teachers. They're very personable and they connect deeply with their students."

"We could not have asked for a better team to assist in our child's education."

"I'm so thankful that we were referred to Early Head Start, a program that I did not know existed. We have learned so much with how to support Fletcher's learning. They not only support the child but also the entire family unit."



Partner Center

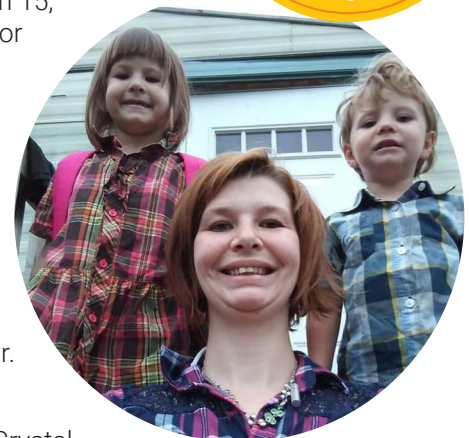
"I cannot adequately express how grateful we are to be partnered with you all at Early Head Start. From the supplies and financial contributions to the staff education and support, from the trainings and vision/data that elevate us from our center focus to a community of educators all inspired to make a better place for children and families, we are so thankful for everything." ~Michelle Stark



Adrian Jr's Story

Adrian Jr. started NMCAA Early Head Start on March 15, 2019. He didn't talk or socialize well with others. I, myself, didn't get out very much without help and never really went out in my community, other than to do normal everyday things with Adrian Jr. attached to my hip.

Now, a year later, I, Crystal Gray, am a volunteer for my local 5 to 1 playgroup. Adrian Jr. is going to school and is very independent. If we would have never enrolled with Early Head Start, we wouldn't be this far along in life. Thank you, NMCAA.



EMPOWERING PEOPLE TO TAKE ACTION



DONATE

ONLINE

Visit nmcaa.net/donations.asp to contribute via PayPal or credit card.

MAIL checks payable to
NMCAA, 3963 Three Mile Road
Traverse City, MI 49686

CALL 231.947.3780 for larger gifts or questions about making a donation.



VOLUNTEER

ONLINE

Visit nmcaa.net/get_involved.asp

CALL 231.947.3780 to get involved.



SERVICES

ONLINE

Visit nmcaa.net/contact_us.asp

CALL 231.947.3780 to get started.

NMCAA leads in strengthening our communities by empowering people to overcome barriers, build connections and improve their quality of life.



Fiscal Year 2019

Use of Resources

Financial Management Services	\$1,004,790
Education Services	\$848,366
Heating & Utility Assistance	\$156,424
Homeless Prevention Services	\$1,247,810
Supportive Services for Veterans Families	\$678,178
Other Programs & Services	\$57,674
Building Performance & Home Rehab	\$1,450,174
Weatherization	\$1,082,427
Housing Rehab	\$367,747
Food and Nutrition Programs	\$3,349,622
Food Assistance	\$1,769,868
Senior Nutrition	\$1,579,754
Child and Family Development	\$14,113,936
Head Start	\$7,994,756
Early Head Start	\$3,834,072
GSRP	\$1,968,494
Other	\$316,614
Corporate	\$12,092
FISCAL YEAR 2019	\$21,914,276





nmcaa.net

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